CLAIMS

1. A method for providing customer identity protection, comprising:

receiving, by a trusted third-party computer program executed by a trusted third-party computer processor for a trusted third party and from a customer electronic device for a customer, customer information for the customer, the customer information comprising personal identifying information;

receiving, by the trusted third-party computer program and from the customer electronic device, a request for a verified vendor token for a vendor of a good or a service;

generating, by the trusted third-party computer program, the verified vendor token, the verified vendor token comprising a unique identifier for the customer and does not include a payment component and does not include the personal identifying information;

mapping, by the trusted third-party computer program, the unique identifier for the customer to the customer information received by the trusted third party;

providing, by the trusted third-party computer program, the verified vendor token to the customer electronic device;

providing, by the customer electronic device, the verified vendor token to a vendor electronic device in place of the personal identifying information for the customer, wherein the customer remains anonymous to the vendor;

receiving, by the trusted third-party computer program and from the vendor electronic device, a request to verify a customer qualification for the customer associated with the verified vendor token for the customer to receive the good or service, wherein the vendor electronic device does not have access to the personal identifying information for the customer;

receiving, by the trusted third-party computer program, a customer qualification rule from the vendor;

verifying, by the trusted third-party computer program, that the customer meets the customer qualification to receive the good or the service by applying the customer qualification rule to the customer information mapped to the verified vendor token;

provisioning, by the trusted third-party computer program, a vendor-specific payment token to a vendor electronic wallet, wherein the vendor-specific payment token is mapped to a financial account for the customer and does not include the personal identifying information for the customer and does not include an identifier for the financial account, wherein the vendor provides the good or service in response to the provisioning;

receiving, by the trusted third-party computer program and from the vendor, the vendor-specific payment token and an invoice for the good or service; and

issuing, by the trusted third-party computer program, payment for the good or service to the vendor from the financial account of the customer.

2. The method of claim 1, wherein the customer qualification rule comprises a minimum credit score, a minimum account balance, or a minimum age.

3. The method of claim 1, wherein the trusted third party is a financial institution.

4. The method of claim 3, wherein the customer is a customer of the financial institution.

5. The method of claim 1, further comprising:

collecting, by the trusted third-party computer program, payment for the invoice from the customer.

6. The method of claim 1, wherein the trusted third-party computer program does not receive usage information regarding the goods or services from the vendor.

7. A system for providing customer identity protection, comprising:

a customer electronic device for a customer;

a vendor electronic device for a vendor of a good or service comprising at least one computer processor; and

a trusted third-party electronic device for a trusted third party comprising at least one computer processor;

wherein:

the trusted third-party electronic device is configured to receive customer information for the customer from the customer electronic device, the customer information comprising personal identifying information;

the customer electronic device is configured to request a verified vendor token for the vendor from the trusted third-party electronic device;

the trusted third-party electronic device is configured to generate the verified vendor token for the vendor, the verified vendor token comprising a unique identifier for the customer and does not include a payment component and does not include the personal identifying information;

the trusted third-party electronic device is configured to map the unique identifier for the customer to the customer information received by the trusted third-party electronic device;

the trusted third-party electronic device is configured to communicate the verified vendor token to the customer electronic device;

the customer electronic device is configured to communicate the verified vendor token to the vendor electronic device in place of the personal identifying information for the customer, wherein the vendor electronic device does not have access to the personal identifying information for the customer and the customer remains anonymous to the vendor;

the trusted third-party electronic device is configured to receive a request to verify a customer qualification for the customer associated with the verified vendor token from the vendor electronic device;

the trusted third-party electronic device is configured receive a customer qualification rule from the vendor;

the trusted third-party electronic device is configured to verify that the customer meets the customer qualification by applying the customer qualification rule to the customer information mapped to the verified vendor token;

the trusted third-party electronic device is configured to provision a vendor-specific payment token to a vendor electronic wallet, wherein the vendor-specific payment token is mapped to a financial account for the customer and does not include the personal identifying information for the customer and does not include an identifier for the financial account, wherein the vendor electronic device provides the good or service in response to the provisioning;

the trusted third-party electronic device is configured to receive the vendor-specific payment token and an invoice for the good or service from the vendor electronic device; and

the trusted third-party electronic device is configured to issue payment for the good or service to the vendor electronic device from the financial account of the customer.

8. The system of claim 7, wherein the customer qualification rule comprises a minimum credit score, a minimum account balance, or a minimum age.

9. The system of claim 7, wherein the trusted third party is a financial institution.

10. The system of claim 9, wherein the customer is a customer of the financial institution.

11. The system of claim 7, wherein the trusted third-party electronic device is further configured to receive payment for the invoice from the customer.

12. The system of claim 7, wherein the trusted third-party electronic device does not receive usage information regarding the goods or services from the vendor.

13. A non-transitory computer readable medium having stored thereon software instructions that, when executed by a processor, cause the processor to perform the following:

receive, from a customer electronic device, customer information for a customer, the customer information comprising personal identifying information;

receive a request for a verified vendor token for a vendor of a good or service from a customer electronic device,

generate the verified vendor token, the verified vendor token for the vendor comprising a unique identifier for the customer and does not include a payment component for the customer and does not include the personal identifying information;

map the unique identifier to the customer information;

provide the verified vendor token to the customer electronic device, wherein the customer remains anonymous to the vendor;

receive a request to verify a customer qualification for the customer associated with the verified vendor token from the vendor electronic device, wherein the vendor received the verified vendor token from the customer electronic device in place of the personal identifying information for the customer;

receive a customer qualification rule from the vendor;

verify that the customer meets the customer qualification by applying the customer qualification rule to the customer information mapped to the verified vendor token;

provision a vendor-specific payment token to a vendor electronic wallet, wherein the vendor-specific payment token is mapped to a financial account for the customer and does not include the personal identifying information for the customer and does not include an identifier for the financial account;

receive the vendor-specific payment token and an invoice for the good or service from the vendor; and

issue payment for the good or service to the vendor from the financial account of the customer.

14. The non-transitory computer readable medium of claim 13, wherein the customer qualification rule comprises a minimum credit score, a minimum account balance, or a minimum age.